

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Carlos Garcia  
Irma Miriam Garcia  
Debtors

Case No. 18-00666-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 26, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Carlos Garcia, Irma Miriam Garcia, 31 Reading Street, Harrisburg, PA 17113-1922
5025270	+ FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5057565	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5025268	+ EDI: WFNNB.COM	Dec 27 2023 00:11:00	Comenity Bank / Boscov's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5025269	+ Email/Text: dylan.succa@commercialacceptance.net	Dec 26 2023 19:11:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5025271	+ Email/Text: unger@members1st.org	Dec 26 2023 19:11:00	Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5026021	+ EDI: RECOVERYCORP.COM	Dec 27 2023 00:11:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5025272	+ Email/Text: bankruptcynotices@psecu.com	Dec 26 2023 19:11:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5052794	EDI: Q3G.COM	Dec 27 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5025273	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 26 2023 19:11:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
5035636	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 26 2023 19:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5025274	EDI: SYNC	Dec 27 2023 00:11:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5025275	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 26 2023 19:11:00	Toyota Motor Credit Company, PO Box 9013, Addison, TX 75001-9013
5042322	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 26 2023 19:11:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5025276	Email/Text: EDBKNotices@ecmc.org	Dec 26 2023 19:11:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
5519043	+ Email/Text: EBN@edfinancial.com	Dec 26 2023 19:11:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5025277	+ Email/Text: PHILAW@weltman.com		

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Dec 26 2023 19:11:00 Weltman, Weinberg & Reis Co., LPA, 170 South Independence Mall West, Suite 874, Philadelphia, PA 19106-3334

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmllawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Irma Miriam Garcia pmurphy@dplglaw.com kgreen@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Carlos Garcia pmurphy@dplglaw.com kgreen@dplglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Carlos Garcia  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Irma Miriam Garcia  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:18-bk-00666-HWV

Social Security number or ITIN xxx-xx-0296

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-1451

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos Garcia

Irma Miriam Garcia

By the  
court:

12/26/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**